

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for the Debtor

In Re:

Pernanand Persaud

Case No.: 18-30560

Judge: Meisel

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Round Point Mtg. Svcing,  
creditor,

A hearing has been scheduled for July 17, at 10 AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☒ Payments have been made in the amount of \$ 7900.00, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

An additional \$2000.00 will be paid by July 5, 2019.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 7/2/19

/s/ Purnanand Persaud  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Send on	Deliver by	Status	Payee	Amount
May 16, 2019	May 17, 2019	Paid	Mortgage > (1455)	\$2,000.00
May 8, 2019	May 9, 2019	Paid	Mortgage > (1455)	\$1,000.00
Apr 17, 2019	Apr 18, 2019	Paid	Mortgage > (1455)	\$500.00
Mar 28, 2019	Mar 29, 2019	Paid	Mortgage > (1455)	\$1,500.00

The [Bill Payment and Transfers Agreement](#) applies.

Don't see your payment? [Send us an Inquiry >](#)

Past 30 days

May 21, 2019 and future

Filter By

Showing 1 - 1 of 1 payments

Withdraw On	Description	Category	Amount	Deliver By	Status
6-18-19	Roundpoint Mortgage Servicing x1455	Mortgage	\$900.00 TD SIMPLE CHECKING x1355	6-18-19	Processed Cfm # P7164- 0VGLT
			<b>Total</b>	\$900.00	<i>Pending, Processing, and Processed payments only, including any fees</i>

Showing 1 - 1 of 1 payments



Roundpoint Mor...  
x1455

Pay From TD SIMPLE CHECKING x1355  
Amount \$2,000.00  
Withdraw On Jun 27, 2019  
Category Mortgage  
Confirmation P7X8P-2L56X

ELECTRONIC  
PROCESSED  
Jun 27